

IN THE SPECIFICATION:

Please amend the paragraph beginning on page 9, line 9 as follows:

-- Typically, the application program is resident on the hard disk drive 110 and read and controlled in its execution by the processor 105. Intermediate storage of the program and any data fetched from the network 120 may be accomplished using the semiconductor memory 106, possibly in concert with the hard disk drive 110. In some instances, the application program may be supplied to the user encoded on a CD-ROM or floppy disk and read via the corresponding drive 112 or 111, or alternatively may be read by the user from the network 120 via the modem device 116. The term "computer-readable memory medium" as used herein refers to any storage ~~or transmission~~ medium that participates in providing instructions and/or data to the computer system 100 for execution and/or processing. Transmission media may also be used to provide the instructions and/or data. --